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Connecticut State Medical Society

House Bill 6472 An Act Concerning Insurance Coverage for Ostomy Supplies

Senate Bill 1085 An Act Concerning Health Insurance Coverage for Colonoscopies

Senate Bill 1083 An Act Concerning Health Insurance Coverage of Prescription Drugs for Pain Management

Insurance And Real Estate Committee

March 1, 2011

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, on behalf of the more than 7,000 physicians and physician in training members of the Connecticut State Medical Society, thank you for the opportunity to present this testimony to you today on House Bill 6472 An Act Concerning Insurance Coverage for Ostomy Supplies, Senate Bill 1085 An Act Concerning Health Insurance Coverage for Colonoscopies and Senate Bill 1083 An Act Concerning Health Insurance Coverage of Prescription Drugs for Pain Management. Without a doubt, passage of these bills would provide a tremendous benefit to certain patients. They would strengthen an individual's health status and/or increase quality of life. These benefits cannot be compared or contrasted to the financial cost of their implementation.

House Bill 6472 An Act Concerning Insurance Coverage for Ostomy Supplies increases the annual limit on ostomy supplies from one thousand dollars to five thousand dollars. The cost of such supplies has increased dramatically since original passage. The one thousand dollar limit is nowhere near adequate for patients requiring ostomy supplies annually.

Senate Bill 1085 An Act Concerning Health Insurance Coverage for Colonoscopies prohibits the imposition of a co-payment or deductible for additional colonoscopies required in a benefit year. The cost of colonoscopies on an individual can be significant. The determination by a physician that a second colonoscopy is medically necessary indicates that there is potential for a severe medical condition. Unaffordable co-payments and deductibles could cause those in need to delay seeking treatment; causing an increase in costs to the healthcare system should a complicated or advanced problem arise.

Senate Bill 1083 An Act Concerning Health Insurance Coverage of Prescription Drugs for Pain simply prevents an insurer from requiring the use of over-the-counter medications when a physician using professional judgment has determined that such medications would be ineffective. It does not, however, impact the ability to provide generic equivalents for name brand medications.

*While we support these bills, we must once again stress that the position of the CSMS is that none would be necessary if a rational determination of a medically necessary service by a physician to improve health or increase a patient's quality of life was the trigger for insurance coverage and payment.*